

# UTAH ACCIDENT & HEALTH INSURANCE FILING CERTIFICATION

INSURER NAME \_\_\_\_\_ NAIC# \_\_\_\_\_

• Every item listed below must be initialed or marked with “NA” (Not Applicable).

## CONTENT STANDARDS

\_\_\_\_\_ Applicable content standards that apply to this filing have been reviewed and the contents of the filing are in compliance.  
Content standards are available at <https://insurance.utah.gov/agent/rate/index.php>.

## FORM FILINGS

\_\_\_\_\_ Claims.  
\_\_\_\_\_ Grievance procedure process, including independent review. 31A-22-629, R590-203 & R590-261  
\_\_\_\_\_ Timely payment and recovery of improper payments. 31A-26-301.6  
\_\_\_\_\_ Definitions for most facilities and providers cannot be more restrictive than requiring them to be licensed and operating within their license. 31A-22-618, R590-126 and R590-233  
\_\_\_\_\_ Dependent Coverage. 31A-22-610, 31A-22-610.1, 31A-22-610.5, 31A-22-610.6, 31A-22-611 & 31A-22-718  
\_\_\_\_\_ Adoption indemnity benefit if the policy provides maternity benefits.  
\_\_\_\_\_ Dependents covered up to age 26 regardless of residency or student status.  
\_\_\_\_\_ Policy provides coverage for children for which a court order applies.  
\_\_\_\_\_ Newborn & adopted children are covered from the moment of birth or date of placement.  
\_\_\_\_\_ Discretionary authority provision complies with R590-218 AND insurer is claim or plan administrator.  
\_\_\_\_\_ Exact name of insurer and state of domicile. 31A-21-301  
\_\_\_\_\_ Grace Period. Policies shall provide a grace period. 31A-22-607  
\_\_\_\_\_ Group: remains in force whether or not premium is paid; insurer may collect unpaid premium.  
\_\_\_\_\_ Individual: continues with no gap in coverage if premium is paid by the end of the grace period.  
\_\_\_\_\_ Individuals receiving premium assistance may be available for special enrollment.  
\_\_\_\_\_ Notice and Proof of Loss. Failure to file within a specified time does not invalidate a claim if the claim was filed as soon as reasonable possible. 31A-21-312  
\_\_\_\_\_ Outline of Coverage, as applicable. R590-126, R590-146, R590-148, or R590-233  
\_\_\_\_\_ Preexisting Conditions and Credit for Previous Coverage.  
\_\_\_\_\_ Health Benefit Plan: compliant with PPACA.  
\_\_\_\_\_ Specified Disease: 6 month look back; up to 6 month exclusion. 31A-22-716  
\_\_\_\_\_ Other: 31A-22-605.1, 31A-22-620(3), 31A-22-1406, or R590-126  
\_\_\_\_\_ Preferred Provider Provisions/Access to Rural Healthcare reimbursement requirements. 31A-8-501, 31A-22-617 & R590-237  
\_\_\_\_\_ Termination Notice.  
\_\_\_\_\_ Group contract obligates policyholder to give 30 days prior written notice. 31A-22-716  
\_\_\_\_\_ Non-renewal notice is given at least 90 days before renewal. R590-126  
\_\_\_\_\_ Utah mini-COBRA provisions are included. 31A-22-722 and 31A-22-722.5

## RATE FILINGS

\_\_\_\_\_ Health Benefit Plan Rates.  
\_\_\_\_\_ Utah A & H Comprehensive Health Insurance Rate Filing Checklist reviewed. R590-167-11  
\_\_\_\_\_ Rate/Rule Schedule fully and accurately completed.  
\_\_\_\_\_ Rate filings other than health benefit plans, all requirements under R590-85, including complete Utah experience.

## REPORT FILINGS

\_\_\_\_\_ Health benefit plan actuarial certification. 31A-30-106, 106.1 and R590-167-11  
\_\_\_\_\_ Long-term Care Reports. All four reports are included and completed. R590-148-25 & R590-220-13  
\_\_\_\_\_ Medicare Supplement Annual Reports. Does not include a rate revision and includes all documentation referenced in the NAIC  
\_\_\_\_\_ Medicare Supplement Insurance Compliance Manual. All three reports are included and completed. R590-146 and R590-220-11  
\_\_\_\_\_ Stop loss reports: attach actuarial memorandum and certification; and insurer's experience. 31A-43-302(2)

**I HEREBY CERTIFY** that the above items have been reviewed, responses are correct, and this filing complies with Utah laws and rules. A filing will be rejected if an incomplete or false certification is submitted. A false certification is subject to penalties under Utah Code Annotated Section 31A-2-308. Those penalties include monetary forfeitures and/or other sanctions.

Print Name \_\_\_\_\_ Title \_\_\_\_\_

Original or Digital Signature \_\_\_\_\_ Date \_\_\_\_\_

If you have any questions, contact Julie Chytraus at 801-538-3816 or [jchytraus@utah.gov](mailto:jchytraus@utah.gov).